



EM011564277

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No. .... 09/788,302  
Filing Date ..... February 15, 2001  
Inventor ..... Sheldon et al.  
Assignee ..... Timely Rewards, Inc.  
Group Art Unit ..... 3622  
Examiner ..... Daniel Lastra  
Attorney's Docket No. .... TI11-001  
Customer No. .... 021567  
Title: Integrated Frequency and Award Redemption Program for Installment  
Based Receivables Behavior Modification and Customer Loyalty  
Management

**RESPONSE TO APRIL 5, 2007, OFFICE ACTION**

To: Mail Stop Amendments  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

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In response to the Office Action dated April 5, 2007, please amend the above-identified application as follows:

**Amendments to the Specification** There are none.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Amendments to the Drawings** There are none.

**Remarks/Arguments** begin on page 10 of this paper.

An **Appendix** is not included with this response since there are no accompanying drawing changes.